IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT :

THE HONOURABLE MR. JUSTICE K.M.JOSEPH

THURSDAY, THE 13TH SEPTEMBER 2007 / 22ND BHADRA 1929

WP(C).No. 25013 of 2007(C)

PETITIONER:

PRASANNA AMMA, KURUBAKKAD HOUSE,
P.O.EYYAD, BALUSSERY, QUAILANDY.

BY ADV. SRI.P.V.JYOTHI PRASAD

RESPONDENTS:
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1. KOYILANDY CO-OPERATIVE AGRICULTURE
DEVELOPMENT BANK LTD., REP.SECRETARY
BALUSSERY, QUILANDY.

2. THE SALE OFFICER,
KOYILANDY CO-OPERATIVE AGRICULTURE
& RURAL DEVELOPMENT BANK LTD.
BALUSSERY, QUILANDY.

R1 BY ADV. SRI.B.V.JOY SANKER
R2 BY GOVERNMMENT PLEADER (SHRI P.K. RAVIKRISHNAN)

THIS WRIT PETITION (CIVIL) HAVING BEEN FINALLY HEARD ON 13/09/2007,THE COURT ON THE SAME DAY DELIVERED THE FOLLOWING:

APPENDIX IN W.P.(C). NO.25013 OF 2007 C

PETITIONER'S EXHIBITS:

EXT.P1 TRUE COPY OF THE RELEVANT EXTRACT OF LOAN ACCOUNT.

EXT.P2 TRUE COPY OF THE PAYMENT RECEIPT ISSUED BY THE FIRST RESPONDENT.

EXT.P3 TRUE COPY OF THE AUCTION NOTICE ISSUED BY THE 1ST RESPONDENT DATED 24.5.2007.

EXT.P4 TRUE COPY OF THE PETITION FILED BY THE PETITIONER DATED 11.8.2007.

RESPONDENTS' EXHIBITS: NIL.

// TRUE COPY//

PS TO JUDGE

K. M. JOSEPH, J.

W.P.C. NO. 25013 OF 2007 C

Dated this the 13th September, 2007

JUDGMENT

Petitioner availed a loan. It was not repaid. Recovery proceedings have been taken as evident from Ext.P3 for sale of two items of the properties belonging to the petitioner. Heard the learned counsel appearing on behalf of the respondent Bank also. Counsel for the respondent Bank submits that if the petitioner has already filed a representation seeking the benefit of One Time Settlement Scheme, it will be considered and a decision taken in accordance with law and communicated to her. It is submitted that the Bank will serve a Statement on the petitioner showing the actual amount due. According to petitioner, she has paid an amount of Rs.3,26,525/= as evident from Ext.P2. The Writ Petition is disposed of as follows:

First respondent Bank will consider any representation seeking the benefit of One Time Settlement Scheme filed by the petitioner and also give details of the amount to be paid by the

petitioner, within a period of three weeks from the date of receipt of a copy of this Judgment. Till such time as a decision is taken and communicated to petitioner, no coercive steps will be taken against the petitioner.

K. M. JOSEPH, JUDGE

kbk.